

POSTAGE PAID.

FORTY-EIGHTH

ANNUAL REPORT

OF THE

VERMONT MUTUAL

Fire Insurance Co.,

FOR THE

ANNUAL MEETING, OCTOBER 20, 1875.

PREMIUM NOTES IN FORCE, BEING CAPITAL OF THE COMPANY
HELD FOR THE PAYMENT OF LOSSES,

\$4,100,436.73.

Do not forget to pay your Assessment when due.

FORTY-EIGHTH

Annual Report of the Directors

OF THE

VERMONT MUTUAL

Fire Insurance Co.,

FOR THE

ANNUAL MEETING

OCTOBER 20, 1875.

MONTPELIER, VT:
ARGUS AND PATRIOT JOB PRINTING HOUSE,
1875.

DIRECTORS.

WASHINGTON COUNTY.....	{ JAMES T. THURSTON, DANIEL BALDWIN, TIMOTHY P. REDFIELD, CHARLES DEWEY, ERASTUS S. CAMP,
ORANGE COUNTY.....	L. G. HINCKLEY,
BENNINGTON COUNTY,	C. E. HOUGHTON,
LAMOILLE COUNTY.....	W. H. H. BINGHAM,
WINDHAM COUNTY.....	C. W. WYMAN,
CHITTENDEN COUNTY.....	ALONZO W. ALLEN,
ORLEANS COUNTY.....	A. J. DODGE,
WINDSOR COUNTY.....	E. C. WATSON,
FRANKLIN COUNTY....	A. W. WOODWORTH,
ESSEX COUNTY.....	HIRAM A. CUTTING,
GRAND ISLE COUNTY.....	HENRY C. HILL,
CALEDONIA COUNTY.....	N. P. BOWMAN,
RUTLAND COUNTY.....	JOHN CAIN,
ADDISON COUNTY.....	W. G. SPRAGUE.

OFFICERS.

JAMES T. THURSTON, President.

W. H. H. BINGHAM, Vice President.

JAMES T. SABIN, Secretary.

OSCAR J. VAIL, Treasurer.

ANNUAL REPORT.

TO THE MEMBERS OF THE VERMONT MUTUAL FIRE INSURANCE COMPANY:

THE DIRECTORS herewith respectfully submit their forty-eighth Annual Report.

The business of the Company, for the year just closed, has been large; the number of policies issued being 6,372, which is 374 more than for the preceding year. The amount insured during the year is \$8,941,239, and the premium notes taken are \$990,023.72. The amount at risk, August 1, 1875, is \$41,109,837; notes in force \$4,100,436.73, a net increase in notes, for the year, of \$163,985.53.

The past year has been unprecedented for the great number of fires in this State; and the losses sustained by this Company, as well as by all other companies doing business in Vermont, have been exceptionally heavy. Our assessment this year, in consequence of the severe losses (3¼ per cent.), is about ¼ of one per cent. above the average, but our losses are all settled and paid, excepting about \$3,600, not yet adjusted, and we have no reason to anticipate another year of such extraordinary losses.

It has ever been the design and purpose of the Company to insure the property of its members for the actual cost of insurance, consisting of the annual amount of losses and expenses. When to this is added the fact that no payments are required in advance from the insured, except to meet current expenses and losses of one hundred dollars, or less, this Company is, both in theory and fact, cheaper and sounder than any company founded on other principles. Its capital amounts to over nine dollars and fifty cents to each one hundred dollars insured, while the average of the stock companies is less than two dollars to each one hundred dollars insured. This general rule of insuring at actual cost is carried out in detail in each of the different classes of property insured by the Company; so that each class bears its own burden. To this last rule there is one exception to a precisely exact distribution of burdens to each class, and that is in the fact that, as a matter of prudence, a margin is reserved on hazardous property to cover the extraordinary losses to which that class of property is liable.

The amount at risk, the number of policies in force, and the premium notes in the different classes, are as follows;

	Policies.	Am't in force.	Premium notes.
First Class—Dwelling-houses, barns, sheds, and contents.	24,398	\$33,027,833	\$1,744,288.09
Second Class—Stores, taverns, grist-mills, printers, tin shops, bridges, tailors, hatters, livery stables, and contents.	1,663	4,770,011	1,338,208.70
Third Class—Tanneries without heaters, bakeries, painters and cabinet, joiner, cooper and wheelwright shops, and all workers in wood generally, clothiers' shops, wool-carders, machinists and oil mills.	449	448,997	204,195.33
Fourth Class—Colleges, seminaries, academies, court-houses, jails, meeting, town and poor houses, district school-houses, and railroad buildings.	1,479	2,406,458	315,935.56
Fifth Class—Tanneries, with heaters, cotton and woolen factories, paper-mills, blacksmith shops, foundries, furnaces, potteries, starch factories with fire-proof kilns.	330	456,588	467,899.05

In the first class, consisting of dwellings, sheds, barns and contents, including its share of cost of new office, land and furniture, the losses and expenses for thirty years, ending August 1, 1875, were \$1,032,837.62, and the receipts from said class for the same period were 939,312.77.

In the other four classes denominated hazardous, 3,921 policies are in force, covering \$8,082,054. Premium notes in force \$2,356,148.64. The receipts for the thirty years ending August 1, 1875, in said four classes, were \$1,138,891.55. The losses and expenses, including their share of cost of office, land and furniture, were \$989,859.26.

Appended is the report in detail, to which members are respectfully referred.

FINANCIAL REPORT.

During the year, from August 1, 1874 to August 1, 1875,		
policies have been issued to the number of		6,372
Insuring property to the amount of.....	\$	8,941,239.00
Premium notes taken on the same.....	\$928,696	16
Additional notes taken on alterations with		
increase.....	1,149	26
	\$929,845.	42

Amount of three per cent. received,.....	27,897.03
Additional notes on which full three per cent. was not charged, the policy having but a short time to run.....	16,108.87
Received thereon.....	270 42
Notes taken on buildings finishing.....	44,069.43
One-half per cent. thereon.....	220.34
Total amount of notes.....	\$990,023.72
Total amount of advance premiums.....	\$28,387.79
There have been examined and allowed since last report to August 1, 1875, 373 losses, amounting to.....	\$160,367.85
Expense of settling losses since last report.....	1,470.43
Abatement of three per cents.....	3,293.20
Abatement of assessments.....	2,664 15
Commissions to Agents, including \$2,252.28 for collect- ing assessments.....	5,417.28
Interest paid on losses since last report to August 1, 1875,	4,983.44
Repairs of office and furniture,.....	142 40
Donations to Engine Companies.....	90.00
Insurance.....	50.00
Making a total of.....	\$178,478.75

THIRTEEN ASSESSMENTS HAVE BEEN MADE THE PAST YEAR. VIZ :

August	12, 1874,	$\frac{1}{4}$	per cent. raising,.....	\$9,826.89
September	22, "	$\frac{1}{4}$	" " " "	9,861.02
December	12, "	$\frac{1}{4}$	" " " "	10,075.02
"	31, "	$\frac{1}{4}$	" " " "	10,122.34
January	14, 1875,	$\frac{1}{4}$	" " " "	10,135.79
"	25, "	$\frac{1}{4}$	" " " "	10,128.48
February	13, "	$\frac{1}{4}$	" " " "	10,147.48
March	12, "	$\frac{1}{4}$	" " " "	10,142.94
May	1, "	$\frac{3}{4}$	" " " "	30,470.46
"	19, "	$\frac{1}{4}$	" " " "	10,154 19
June	6, "	$\frac{1}{4}$	" " " "	10,180.53
"	24, "	$\frac{1}{4}$	" " " "	10,298.83
July	6, "	$\frac{1}{4}$	" " " "	10,213.85
Making	33			\$151,681.82

RECEIPTS FOR THE YEAR ARE AS FOLLOWS :

Balance in the treasury at last year's report..	\$13,779.59
Three per cents., as before stated,.....	\$8,267.79
Amount of assessments,.....	151,681.82

Amount of future assessments,.....	1,979.89	
Amount of assignments and alterations with increase of premiums,.....	604.75	
Rent of rooms in office.....	725.00	
Total amount of receipts.....		\$197,118.84

EXPENDITURES.

Paid amount of losses, commissions, abate- ments, etc., as before stated,.....	\$178,478.75	
Incidental expenses.....	13,132.65	
Amounting to the sum of.....		191,611.40
Leaving balance in treasury, Aug. 1, 1875, of		\$5,507.44

THE INCIDENTAL EXPENSES ARE AS FOLLOWS:

For books, stationery and printing.....	\$1,079.60	
Postage, express and telegraph.....	1,103.09	
Paid eighteen Directors for services.....	1,385.40	
President's services,.....	1,750.00	
D. Baldwin services as President, extending beyond the close of preceding year.....	875.00	
Secretary's services.....	1,500.00	
Treasurer's services.....	1,500.00	
Assistants.....	3,169.22	
Lights, fuel and taxes.....	770.34	\$13,132.65
The Company commenced issuing policies on the 31st of March, 1828, and had issued to August 1, 1874.....	176,848	
The present year to August 1, 1875.....	6,372	
Making the whole number.....		183,220
Of which there have expired and been canceled for various causes.....		154,901
Leaving in force, August 1, 1875,.....		28,319
The whole amount of property, that has been insured is.....		\$191,962,255
Of which there has expired and been canceled		150,852,368
Leaving now at the risk of the Company.....		\$41,109,887
The whole amount of notes taken is.....	\$17,598,964.09	
Expired and canceled to this date.....	13,498,527.36	
Amount now in force as a fund for payment of losses,		\$4,100,436.73

THE WHOLE CASH RECEIPTS OF THE COMPANY SINCE ITS ORGANIZATION ARE :

Three per cents to August 1, 1875.....	\$ 507,310.97
All assessments.....	1,986,351.35
Assignments and alterations,.....	11,819.76
Policy stamps and rents.....	15,379.75
Total amount of receipts.....	<u>\$2,520,861.83</u>

EXPENDITURES.

All losses and expenses of settling the same, commissions, and abatements to August 1, 1875,.....	\$2,250,379.46
All expenses to the same date, including office.....	<u>264,974.93</u>
Total amount of expenditures.....	<u>\$2,515,354.39</u>
Leaving a balance in the treasury of.....	\$5,507.44
With office, land and furniture, which cost	\$47,951.91
There are claims for losses not yet adjusted, estimated at	\$3,600.

WHOLE ANNUAL ASSESSMENTS OF THE COMPANY.

Rate payable October 1828, 0 per cent.	Rate payable October 1852, 4½ per cent.
1829, 3	1853, 1½
1830, 0	1854, 3
1831, 4	1855, 2½
1832, 3	1856, 3
1833, 5	1857, 3½
1834, 2½	1858, 4
1835, 2½	1859, 3½
1836, 3	1860, 4
1837, 3	1861, 3
1838, 4	1862, 2½
1839, 5	1863, 2½
1840, 3½	1864, 2½
1841, 3	1865, 2½
1842, 2	1866, 3
1843, 4½	1867, 2½
1844, 3	1868, 3
1845, 5	1869, 3
1846, 4½	1870, 3½
1847, 4½	1871, 3
1848, 2½	1872, 3
1849, 4½	1873, 2
1850, 2	1874, 2½
1851, 3½	1875, 3½

Total per cent150.

Total 48 years 150 per cent; and on an average of 3 1-8 per cent a year interest on premium notes.

Claims for Losses Allowed since August 1, 1874.

DATE.	NAME.	RESIDENCE.	KINDS OF PROPERTY.	AM'T.
1872				
Mar. 2	M. C. Fuller.....	Bloomfield..	dwelling, furniture, cloth- ing	\$25 00
1873				
Jan. 6	Pierce Butler.....	Bakersfield..	barn and contents.....	250 00
June	William Berry.....	Barnet.....	dwelling, furniture, cloth- ing	10 00
Oct. 28	Joseph Lambert.....	Bloomfield..	dwelling, furniture, cloth- ing	50 00
Dec. 12	Nancy W. Shorey.....	St. Johnsbury	dwelling house	10 00
30	H. L. Warner.....	Wallingford..	hotel	14 42
1874				
Mar. 2	H. W. Sargent.....	Norwich.....	dwelling house	100 00
Apr.	Henry Haywood.....	Rutland.....	sugar evaporator.....	15 00
	A. B. Averill.....	Barre.....	furniture.....	5 00
26	H. D. Hall.....	Bennington..	dwelling.....	10 00
May 6	Hosea Welch, 2d.....	Groton.....	dwelling and furniture..	5 00
	Sylvester Hall.....	Sheffield....	sugar house.....	25 00
13	C. B. Leland.....	Barton.....	sugar house & sugar tools	150 00
	Lucy A. B. & Olive Mar- tin.....	Washington..	dwelling, barn, produce..	523 00
June 3	H. N. Prentiss.....	Windham.....	dwelling and furniture..	50 00
16	O. G. Jones.....	Shrewsbury..	dwelling & furniture (ad ^d)	185 50
29	William Neagle.....	Westmore....	dwelling.....	21 00
July 2	R. A. Reed.....	Enosburgh....	barn.....	150 00
	Lydia M. Bennett.....	Craftsbury..	dwelling and barn.....	700 00
12	B. R. Wallace & Son.....	Barnet.....	tin shop and stock.....	56 65
15	J. & S. Smith.....	Troy.....	hotel, barn and sheds....	3000 00
19	Peter Connal & C. Rogers	Newport.....	dwelling and contents....	250 00
20	John Sharkey.....	Fairfield....	furniture.....	9 00
23	H. D. Briggs.....	Woodstock..	tannery and machinery..	2100 00
27	Miles Rutter.....	Newport.....	blacksmith & wood shop..	411 50
28	E. T. West.....	Strafford....	dwelling.....	400 00
	John Steele, Jr.....	Highgate....	dwelling.....	5 00
	Mrs. E. R. Crane.....	Williston....	furniture and clothing..	5 00
	Amos Chamberlain.....	Newport.....	dwelling and contents....	5 00
29	C. L. Erwin.....	Newport.....	dwelling and contents....	1650 00
31	L. A. Barney.....	Brattleboro..	dwelling, horse barn and contents.....	2242 46
Aug.	Willard Smith.....	Clarendon....	dwelling and clothing....	19 00
	Vance & Jackman.....	Irishburgh..	dwelling & contents, barn, shed & contents.....	283 00
1	A. C. Fitts.....	Corinth.....	dwelling house.....	16 00
10	Stephen Billado.....	Franklin.....	barn, produce & farming tools.....	81 45
12	C. S. & O. W. Roberts...	Enosburgh....	barn, produce & farming tools.....	375 00
15	Freeman Capron.....	Walden.....	sugar house and tools....	100 00
15	Almira Stearnes.....	Johnson.....	dwelling, furniture, cloth- ing	55 00
Aug. 24	Thomas Marnock.....	Glover.....	barn and produce.....	317 00
	L. A. Archambault.....	Enosburgh....	dwelling, furniture, cloth- ing	100 00
27	J. R. McGibbons.....	Brandon.....	dwelling, furniture, cloth- ing	380 00
29	Alma S. Bean.....	Northfield...	dwelling.....	4 00
31	Amanda M. & M. A. Jones	Shoreham....	barn and produce.....	175 00
Sept. 1	Nahum Thomas.....	Brandon.....	dwelling.....	20 00
4	C. E. Allen.....	Newport.....	dwelling.....	10 00
5	D. W. Fuller.....	Starkshoro..	barns and produce.....	225 00
9	Oramel Temple.....	Charleston..	hop house and hops.....	71 00
	Edward Adams.....	Concord.....	dwelling and barn.....	400 00
11	J. M. Piper.....	Middlebury..	barn & contents & furni- ture & clothing.....	625 00

	H. & H. S. Clark.....	Berkshire...	dwellling and contents....	15 00
	15 Abraham Bassett.....	Cambridge ..	blacksmith shop.....	500 00
	20 E. J. Woodbury.....	Concord.....	dwellling and contents....	9 00
	22 L. L. Dutcher & Sons...	St. Albans...	store, store house, goods...	3500 00
	James Maloney.....	Dorset.....	dwellling, barn & contents	650 00
	25 Franklin & Anna Blackmer.....	Bennington ..	barn and produce.....	250 00
	28 W. B. Wright.....	Bennington ..	store building.....	2000 00
	P. & T. McCarty.....	Bennington ..	dwellling.....	200 00
	H. H. Paine.....	Bennington ..	furniture.....	50 00
	Henry Russell & wife...	Bennington ..	dwellling, furniture, cloth- ing.....	60 00
	29 Dana Bigelow.....	Royalton	sheep barn and produce..	170 00
Oct. 3	Laura Welch.....	St. Albans...	dwellling, furniture, cloth- ing.....	18 00
	10 Allen Barr.....	Highgate....	dwellling, furniture, cloth- ing.....	20 75
	13 Samuel Terrill.....	Rutland.....	blacksmith, paint, wheel- wright shop & tools..	322 50
	D. A. & J. Richardson...	Pittsford ..	dwellling and furniture..	175 00
	15 Geo. B. Jackson.....	Williamsto'n	furniture.....	23 50
	Austin Hazen.....	Jericho.....	furniture and clothing...	2 00
	18 John Lane.....	St. Albans...	dwelllog.....	3 00
	Abel Stacy.....	Concord.....	dwellling.....	10 00
	21 George Thorpe.....	Charlotte...	barns, stables & contents.	415 00
	23 C. L. & H. Davison.....	Waterford...	dwellling.....	25 00
	Charles Pollard.....	Johnson ..	furniture and clothing...	8 00
	26 H. W. Sargent.....	Stowe	dwelllog and contents...	510 00
	R. M. Hubbard.....	Granville...	dwellling.....	7 00
	27 G. C. & C. L. Washburn..	Waterbury ..	dwellling.....	60 00
	29 S. & W. H. Parker.....	Mt. Holly...	dwellling and contents...	1775 00
	30 Joseph Palmer.....	Waitsfield...	barn and produce.....	125 00
Oct. 30	O. & A. H. Williams...	Rutland	dwellling and furniture...	8 00
	Joel Leonard.....	Waitsfield...	barn and produce.....	150 00
Nov. 1	W. T. & H. Loomis.....	Georgia.....	dwellling.....	6 22
	Patrick Daly, 2d.....	Sharon.....	dwellling.....	200 00
	Harvey Stone.....	Elmore.....	dwellling.....	10 00
	W. C. & L. Calkins.....	Hydepark...	furniture and clothing...	3 60
	3 McGue & Hunter.....	Sheldon.....	dwellling and contents...	403 00
	R. S. Graves.....	Middlesex...	clothing.....	2 50
	4 E. P. Fairman.....	Wolcott.....	store.....	10 00
	5 H. M. Drew.....	Shelburne...	barns and produce.....	950 00
	6 Reuben Niles.....	Newport.....	dwellling.....	30 00
	N. W. Vilas.....	Concord....	dwellling and furniture..	56 00
	7 Isaac C. Stone.....	Jericho.....	dwellling.....	5 00
	10 O. A. Clogston.....	Strafford....	dwellling, barns, contents	500 00
	11 Dodge & Whitney.....	Johnson ..	dwellling.....	25 84
	L. M. Fullington.....	Johnson ..	furniture.....	5 00
	13 H. A. Mooney.....	Burlington ..	dwellling.....	6 00
	14 G. F. Young.....	Ferrishburgh	dwellling, furniture, cloth- ing.....	508 00
	16 B. W. Russell.....	Shaftsbury...	dwellling.....	140 00
	17 N. J. Boyce.....	Fayston.....	barn and produce.....	225 00
	21 Ira Kent.....	Woodbury...	barn and produce.....	225 00
	22 E. J. Powers.....	Franklin.....	dwellling house, furniture and clothing.....	787 00
	23 P. & E. Bates.....	Shaftsbury...	furniture and clothing...	10 00
	Ebenezer Plummer.....	Groton.....	dwellling.....	20 00
	27 J. H. & M. F. Tufts.....	Jamaica.....	furniture and clothing...	17 00
	30 Wm. Noyes' Estate.....	Barre	furniture and clothing...	10 00
	A. & A. D. Keith.....	Sheldon.....	dwellling.....	15 00
Dec. 1	Joseph Sargent.....	Strafford....	dwellling.....	30 00
	Susanna A. Chaffee.....	St. Johnsbury	dwellling and clothing...	3 00
	2 Amos Wilmarth, Jr.....	Addison.....	dwellling, furniture, cloth- ing.....	27 00
	Carpenter & Elkins, as- signees of E. C. Mer- rill.....	Charleston ..	dwellling.....	20 00
	Jerry Gee.....	Barre	shop.....	5 00
	4 Dolly Foster.....	Brighton...	dwellling.....	5 00
	6 P. A. Mattison.....	Shaftsbury...	dwellling.....	15 00
	7 G. & D. A. Camp.....	Barre	dwellling.....	8 00

9	John Lane.....	St. Albans...	dwelling	
10	Diana W. Thurston.....	Barre.....	furniture and clothing...	347 00
	Lewis Marcott.....	Hartland.....	dwelling and contents...	10 00
Dec. 12	State of Vermont.....	Waterbury..	reform school building & contents.....	500 00
13	Chauncey Lyon.....	Swanton.....	dwelling	7500 00
14	H. A. Bancroft, Trustee.	E Montpelier	dwelling	10 85
	W. H. Chapin.....	No. Montpelier.....	furniture and clothing...	19 53
15	Norton Sykes.....	Dorset.....	dwelling, furniture, clothing	5 50
	A. C. & S. A. Bates.....	Rutland.....	dwelling and contents...	8 77
	Squire Bowen, Jr.....	Bethel.....	furniture and clothing...	1100 00
	P. J. McMahon.....	Castleton.....	dwelling	5 50
16	Rodney Sturtevant.....	Fairfield.....	dwelling and contents...	15 00
	Jonathan Dexter.....	Glover.....	furniture and clothing...	818 00
17	Josiah Groat.....	Newport.....	dwelling & contents and barn and contents...	10 00
	J. W. Green.....	Newport.....	store, dwelling & goods...	4900 00
18	J. R. Roberts.....	Westhaven..	dwelling, furniture, clothing	100 00
	S. B. Sheldon, 2d.....	Sheldon.....	dwelling	62 01
	E. S. & Mary A. Gove...	Lincoln.....	barn and produce.....	21 00
20	Elizabeth Conden.....	Shoreham..	barn and produce.....	175 00
	James Burns.....	Bennington.	barn	150 00
22	J. W. Parmenter.....	Brookfield..	dwelling, furniture, clothing	20 00
23	Carlos Carpenter.....	Barre.....	dwelling	20 00
25	D. N. Giddings.....	Poultney.....	dwelling	7 00
26	R. T. Hurd.....	Arlington.....	furniture and clothing...	15 00
28	J. T. Esterhrooks.....	Brandon.....	furniture and clothing...	15 00
30	O. W. Freeman.....	Walden.....	furniture and clothing...	27 00
31	John Hayward.....	St. Albans..	hotel & contents & barn...	3503 75
	Philander Chadwick...	Sheldon.....	furniture and clothing...	5 25
1875	School District No. 10...	Albany.....	school house.....	8 00
Jan. 1	Cong'l Church Society...	Arlington.....	church building.....	7 00
	E. L. Kingsley.....	St. Albans..	dwelling	6 92
	Town of Rutland.....	Rutland.....	bridge.....	1500 00
1	H. H. Potter.....	St. Albans..	furniture.....	10 00
	L. DeGoesbriand.....	Burlington..	dwelling, furniture, clothing	661 93
	Abel Wood.....	Barre.....	dwelling, furniture, clothing	1 00
4	W. D. Bronson, Agent..	Stannard.....	dwelling, barn & produce	600 00
5	Paul Wagoner.....	Georgia.....	dwelling and contents...	225 00
	H. W. Kellogg.....	Berkshire...	saw-mill and machinery...	885 00
6	J. A. Waterman.....	Greensboro..	dwelling	200 00
8	E. N. Tupper.....	Jericho.....	dwelling	3 00
14	Chester Kingley.....	Rutland.....	store and goods.....	2917 58
	H. W. Kingsley.....	Rutland.....	goods.....	1600 00
	E. F. Ridlow.....	Rutland.....	goods.....	150 00
	C. C. Eaton.....	Middlesex...	furniture and clothing...	5 00
	Kingsley & Spragne...	Rutland.....	store building.....	15 73
	Mike Quinn.....	Rutland.....	livery stable, shed & carriage house.....	40 00
	J. B. Kilburn.....	Rutland.....	goods.....	853 37
	Harvey Kingsley.....	Rutland.....	dwelling, furniture, clothing	20 00
16	M. B. Dike.....	Starkshoro..	dwelling	2 00
	Arthur Demeritt.....	Waterbury..	hog house corn, barn and produce.....	90 00
	N. B. Miller.....	Randolph...	dwelling and contents...	650 00
	C. A. Day.....	Troy.....	barn and produce.....	204 50
17	Elijah Blodgett.....	Randolph...	goods.....	54 20
19	V. D. Varney.....	Jericho.....	dwelling	5 00
	Eli Provancher.....	Marshfield..	dwelling, furniture, clothing & hog house.....	78 00
20	L. S. & W. F. Lewis...	Brandon.....	dwelling	3 00
21	Bridget McWilliams...	St. Albans..	dwelling and furniture...	1173 30
23	Oliver King.....	Ferrishburgh.	dwelling and furniture...	10 00
23	Rufus Holt.....	Pittsfield...	dwelling, furniture, clothing	24 25

24	Joseph Scott Estate.....	Craftsbury...	furniture and clothing...	6 00
	Thomas Maxwell.....	Waitsfield...	turniture, clothing, pro- visions and produce...	200 00
25	N. W. Persons.....	Granville....	dwelling and contents...	1000 00
	E. N. Porter.....	Morristown..	dwelling, barn & contents	2500 00
	C. D. Pitts.....	Brandon.....	dwelling.....	5 33
28	A. H. & W. Hazen.....	Hartford....	dwelling, shed and barn.	405 00
29	J. C. Kettle's Estate.....	Sbeldon.....	dwelling.....	5 00
30	Roswell Sbattuck.....	Warren.....	dwelling.....	6 50
31	H. N. Corey.....	Bethel.....	clothing.....	3 00
Feb.	J. B. Darling.....	Albany.....	hotel and furniture.....	10 00
	O. F. Gerry.....	Stowe.....	furniture, clothing, pro- vision and produce...	400 00
2	Frank Tooskett.....	Enosburgb ..	dwelling.....	4 00
5	S. B. Sawyer.....	Stockbridge..	furniture and clothing...	20 00
	R. W. Stevens.....	Hartford....	turniture and clothing...	17 00
	Chester Sawyer.....	Marsfield....	dwelling and turniture...	2 25
7	M. H. Deming, Adm'r....	Arlington....	dwelling.....	7 25
8	Harrison Ward.....	Westfield....	dwelling.....	2 00
9	Lydia S. Wangb.....	Cbelsea.....	furniture.....	8 50
	School District, No. 1....	Pittsford....	school house.....	20 00
10	Town of Pittsford.....	Pittsford....	town hall.....	20 00
11	Roderick Baldwin.....	Monkton	dwelling and furniture...	30 00
12	C. L. Hewitt.....	Warren.....	clothing.....	6 00
	Wm. Leland.....	Moretown....	furniture.....	1 00
13	A. C. Spaulding.....	Jericho.....	dwelling.....	15 00
	Percival & Oakes.....	Jericho.....	store, dwelling and goods	4800 00
14	Robert Stanbope.....	Berkshire....	dwelling.....	3 00
	Abbie A. Clark.....	St. Albans...	turniture and clothing...	12 00
16	F. Billings, Adm'r.....	Rutland.....	dwelling and contents and barns and contents...	237 20
	Cornelius Smith.....	Cabot.....	furniture and clothing...	1 50
17	Z. W. Bennett.....	Stowe.....	dwelling.....	525 00
19	Daniel O. Donnell.....	Bennington ..	boarding house, saloon & furniture & clothing..	91 00
20	Leroy Mitchell.....	Highgate....	dwelling.....	10 00
	W. G. & C. Spragne.....	Vergennes....	furniture.....	9 50
21	J. Q. Hobart.....	Middlesex....	dwelling.....	10 00
	Orson Brewster.....	Rupert.....	turniture and clothing...	4 65
22	L. & C. M. Holman.....	Randolph....	dwelling.....	2 25
23	John Mahar.....	Poultney	corn barn.....	58 00
24	F. & O. Doten.....	Randolph....	dwelling, furniture, cloth- ing.....	8 00
26	A. E. Dickey.....	Orange.....	dwelling and furniture...	2 50
27	Geo. A. Atkins.....	Lincoln.....	barn and contents.....	408 00
	O'Brien & Hoar.....	St. Albans...	goods.....	203 01
	Geo. W. Barnes.....	St. Albans...	block of stores.....	805 37
	John Andrew, Jr.....	St. Albans...	goods.....	100 00
28	A. J. Burnham & Wife..	Montpelier..	dwelling.....	100 00
Mar. 1	E. R. Cross.....	Cabot.....	dwelling.....	4 00
	A. J. Mattison.....	Bennington ..	dwelling.....	200 00
	R. K. Clark.....	Georgia.....	library.....	14 50
2	Sbedd, Andrus & Co....	Dorset.....	steam saw-mill.....	15 00
3	A. J. Brown.....	Plymouthb ..	goods.....	1950 00
4	G. H. & E. E. Whitney..	Randolph....	dwelling and contents...	1150 00
5	D. T. Pillsbury.....	Bradford....	dwelling, furniture, cloth- ing.....	50 00
6	Harriet Strong and M. A.			
	Ormsbee.....	Rutland.....	dwelling.....	3 00
8	W. W. Bruce.....	Braintree....	barn and shed.....	25 00
	John Murphy.....	Lincoln.....	clothing.....	6 00
	Edward Adams & others	Concord.....	dwelling, furniture, cloth- ing.....	13 50
	Louisa Rodgers.....	Burlington ..	dwelling, furniture, cloth- ing.....	214 00
9	Hallock & Morrison....	Huntington..	dwelling.....	275 00
12	J. D. Clogston.....	Montpelier..	goods.....	840 00
	Jefferson Bruce.....	Montpelier..	damage to store.....	100 00
	Eli Ballou.....	Montpelier..	damage to store.....	300 00
	C. W. Storrs' Estate.....	Montpelier..	store.....	1000 00
	George Howes.....	Montpelier..	store.....	6 43
	T. J. Hubbard.....	Montpelier..	store, back store & barn..	1800 00

	J. H. Mead.....	Montpelier..	goods, furniture and fixtures.....	900 00
	S. M. Walton.....	Montpelier..	store.....	23 00
	J. C. Emery.....	Montpelier..	goods.....	33 33
	J. W. Ellis & Co.....	Montpelier..	goods.....	50 00
	Barrows & Peck.....	Montpelier..	goods.....	548 35
	Carlos Bancroft.....	Montpelier..	store.....	700 00
	J. N. Wilson.....	Montpelier..	goods, furniture and fixtures.....	798 88
	C. W. Town.....	Montpelier..	store.....	1000 00
	Erastus Hubbard.....	Montpelier..	store.....	3000 00
	J. W. Ellis.....	Montpelier..	store.....	53 00
	S. P. Redfield.....	Montpelier..	store.....	22 34
	S. C. Woolson.....	Montpelier..	cloths and trimmings.....	127 82
19	E. S. Pierce.....	Lunenburg..	dwelling.....	10 00
	L. W. & F. J. Martin.....	Montgomery..	dwelling and barn.....	900 00
20	B. N. Chase.....	Jay.....	dwelling and contents.....	496 50
23	H. L. Sheldon.....	Middlebury..	dwelling.....	7 70
	J. O'Brien.....	Poultney....	dwelling and contents.....	550 00
	W. H. Hinman.....	Derby.....	hotel.....	10 00
24	J. A. & D. Carruth & H. Brewer.....	Rutland.....	dwelling, contents & barn.....	515 00
	Hill & Walbridge.....	Concord.....	dwelling.....	6 00
	Isaac E. Parker.....	Wells.....	dwelling, furniture, clothing.....	300 00
31	D. P. Wilder.....	Plymouth....	dwelling and contents.....	162 50
	Thomas McKeon.....	Brandon.....	hog house.....	75 00
	Michael Burns.....	Castleton....	dwelling and contents.....	650 00
	John Daley.....	Rutland.....	furniture and clothing.....	6 00
	O. C. Kittredge.....	Walden.....	sugar apparatus.....	8 00
Apr. 1	H. H. Harrington.....	Burlington..	dwelling.....	4 63
	N. T. Sprague, Jr.....	Rutland.....	store.....	31 25
6	R. W. Strong.....	Berlin.....	sugar house and tools.....	64 50
	Charles Cabana.....	Colchester..	furniture and clothing.....	7 00
9	C. & I. A. Hills.....	Cabot.....	sugar tools.....	23 40
	H. S. Eldred.....	Sheldon.....	sugar house.....	10 00
11	C. A. Hull.....	Berkshire....	sugar house.....	5 00
12	Sylvester Hall.....	Sheffield....	sugar house and tools.....	67 00
13	W. C. Brown.....	Barton.....	sugar house.....	10 00
	Mary Randall.....	Castleton....	furniture and clothing.....	25 00
15	Parker & Elkins.....	Newport.....	sugar house and contents.....	174 54
16	George Dean.....	Jay.....	furniture.....	5 00
17	Carlton Udall.....	Craftsbury..	dwelling, furniture, clothing.....	30 00
19	James Anderson.....	Fairfax.....	woolen factory, and machinery.....	900 00
20	E. S. Stanhope.....	Richford.....	dwelling.....	25 00
21	G. W. Cole.....	Coventry....	hotel.....	50 00
22	W. H. Kelton.....	Calsis.....	dwelling.....	20 00
	B. J. Hefneburgh.....	Burlington..	hotel.....	9 09
	E. P. Olds.....	Barre.....	furniture.....	5 00
24	Vt. Farm Machine Co.....	Rockingham..	store house.....	125 00
26	E. B. Young.....	Swanton.....	dwelling, furniture, clothing.....	272 00
27	J. & M. Carty.....	Poultney....	barn and produce.....	90 00
28	Gowran & Field.....	Cavendish....	tannery.....	30 00
	First Baptist Society.....	Cavendish....	churen building.....	3000 00
	T. S. Gordon.....	Cavendish....	hotel.....	10 60
29	William Bass.....	Braintree....	sugar house and tools.....	63 23
	O. W. Cross.....	Hardwick....	dwelling.....	7 55
	M. & N. Gay.....	Stockbridge..	dwelling, furniture, clothing and pictures.....	22 00
May 1	Kate Hyde Wilson.....	Montpelier..	store.....	4000 00
	J. R. Langdon.....	Montpelier..	store, (including previous loss).....	1500 00
	Jefferson Bruce.....	Montpelier..	store.....	700 00
	W. C. Lewis & others.....	Montpelier..	dwelling, contents, barn and contents.....	1885 00
	T. W. Wood, Trustee.....	Montpelier..	dwelling and contents.....	1222 85
	N. C. Bacon.....	Montpelier..	store and goods.....	2950 00
	Barrows & Peck.....	Montpelier..	goods.....	2000 00
	D. K. Bennett.....	Montpelier..	shop, goods and tools.....	675 00

	N. P. Brooks.....	Montpelier..	goods.....	3000 00
	J. G. French.....	Montpelier..	stores.....	2060 00
	Hyde & Foster.....	Montpelier..	goods.....	4117 00
	Henry Cobb.....	Montpelier..	marble shop, barn, shed..	3000 00
	Chapin & Smith.....	Montpelier..	dwelling and barn.....	1225 00
	Mrs. B. M. Clark.....	Montpelier..	dwelling, furniture, cloth- ing.....	1925 00
	H. B. Woodward.....	Montpelier..	furniture and clothing...	100 00
	Mrs. C. W. Marsh.....	Montpelier..	store, dwelling, furniture and clothing.....	1550 00
	W. & N. S. Sprague.....	Montpelier..	dwelling and furniture...	22 00
	W. W. Cadwell, Adm'r..	Montpelier..	furniture and clothing...	50 00
	Mrs. Mary Dewey.....	Montpelier..	furniture.....	52 25
	G. N. Brigham.....	Montpelier..	dwelling.....	4 00
	P. P. Pitkin.....	Montpelier..	store.....	76 25
	Cobb & Cummings.....	Montpelier..	marble, stock and tools..	2200 00
	G. S. Hubbard.....	Montpelier..	dwelling, furniture, cloth- ing, barn.....	475 00
	A. L. Carlton's Estate....	Montpelier..	goods.....	30 00
	Patrick Murray.....	Montpelier..	dwelling and barn.....	1075 00
	Adaline A. Pierce.....	Montpelier..	furniture and clothing...	9 75
	E. M. Hamblet.....	Worcester..	sugar house and tools...	50 00
2	G. C. Stevens.....	Williamsto'n	dwelling, contents, horse barn and produce....	1075 00
	Hannah Culver.....	Stockbridge..	dwelling.....	700 00
	D. & E. Kennedy.....	Fairfield....	dwelling and contents...	560 00
4	Sophia H. Cross.....	Braintree....	dwelling and furniture...	75 00
	S. E. King.....	Glover.....	sugar house and tools...	61 00
	Franklin Kendall.....	Sharon.....	barn and produce.....	150 00
	J. C. Bryant.....	Braintree....	dwelling.....	200 00
5	S. B. Rice.....	Westhaven..	dwelling, contents, goods	1576 00
6	C. O. Shattuck.....	Danville.....	woolen factory, machin- ery, dwellings & barn	4335 00
	D. O. Gookin.....	Danville.....	dwelling and furniture...	34 00
8	Cornelius Simpkins.....	Highgate....	barn.....	8 40
12	R. & O. & O. Blood.....	Lunenburg..	dwelling.....	35 52
	Daniel & Fred Skiff.....	Monkton....	barn.....	10 00
13	T & F. Morse.....	Concord.....	dwelling.....	5 00
	C. A. Hull.....	Berkshire...	dwelling, furniture, cloth- ing.....	8 75
15	Dunn & Cramton.....	Rutland.....	stoves, tin, hollow ware.	181 92
	J. W. Cramton & H. S. Nichols.....	Rutland.....	block.....	25 10
	N. P. Simons.....	Rutland.....	store.....	92 75
	J. C. Dunn.....	Rutland.....	building.....	1019 06
16	Isaac B. Taft.....	Brattleboro..	dwelling and contents...	6500 00
18	C. B. Stone.....	Hartford....	barn, corn house, contents	289 00
19	Henry Williams.....	Rutland.....	furniture and clothing...	27 75
	Patrick Cain.....	Rutland.....	dwelling.....	300 00
	C. L. Long.....	Rutland.....	blacksmith shop.....	800 00
	J. W. Cramton.....	Rutland.....	barn.....	300 00
	Mathias Toassing.....	Rutland.....	dwelling and contents...	748 48
	Patrick Cain.....	Rutland.....	store and goods.....	675 00
22	C. & J. C. Parker.....	Concord.....	dwelling and furniture...	15 50
25	David Hammond.....	Newport....	barn.....	5 00
	Ezra Perry.....	Danville.....	dwelling, furniture, cloth- ing.....	10 00
26	T. J. Lyon.....	Rutland.....	bakery, shed, store house	375 44
29	H. W. Austin.....	Colchester..	dwelling and furniture...	30 00
31	McGingham & McDevitt	Dorset.....	dwelling and contents...	800 00
June	Willard Wheeler.....	Irasburgh...	dwelling.....	2 00
	Lucius Robinson.....	Newport....	dwelling.....	6 50
3	Rhoda Stoddard.....	Walden.....	dwelling.....	10 00
4	Morris Smith.....	Middletown..	blacksmith & wagon shop	500 00
5	Martin Farrell.....	Clarendon...	dwelling.....	100 00
	Jonathan Austin.....	Brattleboro..	dwelling.....	4 00
5	H. C. Greene.....	St. Albans..	dwelling, barn, contents.	1157 00
9	Oliver Delphia.....	Bridgport...	dwelling.....	3 50
11	Edmund Pope.....	Northfield..	furniture.....	5 00
12	Hiram Holley.....	Dorset.....	furniture and clothing...	1 50
14	George Field.....	Ferrisburgh	store, dwelling and goods	14 50
	J. Estey & Co.....	Brattleboro..	store building.....	15 55

VERMONT MUTUAL FIRE INSURANCE COMPANY.

	Nelson Morris.....	Kirby.....	dwelling and furniture...	7 00
15	Thomas Lynch.....	Brattleboro..	goods.....	27 73
18	School District, No. 12...	Berlin.....	school building.....	250 00
	George Spencer.....	Vergennes...	barn and shed.....	75 00
	Edmond Ford.....	Jay.....	barn and produce.....	265 00
19	H. & A. J. Batchelder...	Plainfield....	barn, shed and contents..	281 00
24	F. W. Smith.....	St. Albans...	dwelling.....	91 25
	E. P. Skinner.....	Windsor.....	dwelling, barns, contents	1900 00
July 1	Robinson Templeton....	Williamsto'n	sugar house and contents	141 00
6	Teha: Doane's Estate...	Benson.....	dwelling and contents...	1318 62
9	George Brown.....	Middlesex...	blacksmith shop and tools	200 00
10	Mary A. Rice.....	Pittsfield....	barn and shed.....	100 00
	Walter Wilmoth.....	Shrewsbury..	dwelling.....	15 00
12	R. H. Fulton.....	Strafford....	furniture and clothing...	20 50
15	Jared Long.....	Rutland.....	dwelling.....	5 00
373 losses amounting to.....				\$160,367 85

JAMES T. THURSTON, *President.*JAMES T. SABIN, *Secretary.*

Montpelier, August 4, 1875.

VERMONT MUTUAL Fire Insurance Company.

NOTICE OF ASSESSMENT FOR 1875.

The Members of the VERMONT MUTUAL FIRE INSURANCE COMPANY are hereby notified that the following assessments have been made by the Directors on all notes in force, on the following days, to wit:

August 12, 1874,	$\frac{1}{4}$ per cent.
September 22, 1874,	$\frac{1}{4}$ per cent.
December 12, 1874,	$\frac{1}{4}$ per cent.
December 31, 1874,	$\frac{1}{4}$ per cent.
January 14, 1875,	$\frac{1}{4}$ per cent.
January 25, 1875,	$\frac{1}{4}$ per cent.
February 13, 1875,	$\frac{1}{4}$ per cent.
March 12, 1875,	$\frac{1}{4}$ per cent.
May 1, 1875,	$\frac{3}{4}$ per cent.
May 19, 1875,	$\frac{1}{4}$ per cent.
June 6, 1875,	$\frac{1}{4}$ per cent.
June 24, 1875,	$\frac{1}{4}$ per cent.
July 6, 1875,	$\frac{1}{4}$ per cent.

Making $3\frac{3}{4}$ per cent. for the year ending August 1, 1875, to be paid to the Treasurer. at his office in Montpelier, on or before the 20th day of October, 1875.

Members will find in the hands of the Agents of the Company a schedule showing the amount of assessments due from each respectively; and they are particularly desired to see that their assessments are paid when due. Pay your assessments promptly in October, and in no case oblige our collector to call on you for unpaid assessments the second time. A little attention to this on the part of the Members of the Company, at the proper time, will save them expense and trouble. [See Section 8th, Act of Incorporation, on your policy, which will be enforced.]

O. J. VAIL, TREASURER.

MONTPELIER, August 4, 1875.